

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

In re: :
AYESHA T. SCOTT, : CHAPTER 13
: CASE NO. 17-54066-WLH
: Debtor. :
:

**DEBTOR'S AMENDMENT TO CHAPTER 13 SCHEDULES
SUMMARY OF ASSETS AND LIABILITIES AND CERTAIN STATISTICAL INFORMATION
AND RELATED DATA (28 U.S.C. 159)**

COMES NOW Ayehsa T. Scott and amends this Chapter 13 Petition to provide the following:

1.

Debtor amends Schedule J to reflect actual monthly budget.

2.

Debtor's Summary of Schedules and Statistical Summary of Certain Liabilities automatically reflect the changes made within the petition.

WHEREFORE, Debtor prays that this Amendment be allowed; the Trustee withdraws objection to confirmation; the plan is confirmed; and for such other and further relief as the Court deems appropriate and just.

Dated: July 20, 2017

/s/
Stacey L. Butler
GA Bar No. 468063
The Bankruptcy Law Group, LLC
Attorney for the Debtor
155 Eagles Walk, Suite A
Stockbridge, GA 30281
770-389-0002
courtdocs@slblawgroup.com

Fill in this information to identify your case:

Debtor 1	Ayesha T. Scott
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF GEORGIA
Case number	17-54066
(If known)	

Check if this is:

An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> Yes.	Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents names.			Son	16	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ **895.00**

If not included in line 4:

4a. Real estate taxes
4b. Property, homeowner's, or renter's insurance
4c. Home maintenance, repair, and upkeep expenses
4d. Homeowner's association or condominium dues
5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	0.00
4b. \$	0.00
4c. \$	0.00
4d. \$	0.00
5. \$	0.00

Debtor 1 Ayesha T. Scott

Case number (if known) 17-54066

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ <u>86.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>42.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>70.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>200.00</u>	
8. Childcare and children's education costs	8. \$ <u>0.00</u>	
9. Clothing, laundry, and dry cleaning	9. \$ <u>25.00</u>	
10. Personal care products and services	10. \$ <u>25.00</u>	
11. Medical and dental expenses	11. \$ <u>0.00</u>	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>160.00</u>	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>0.00</u>	
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>195.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. Installment or lease payments:	17a. \$ <u>0.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: _____	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ <u>0.00</u>	
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. Other: Specify: _____	21. +\$ <u>0.00</u>	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ <u>1,698.00</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>1,698.00</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>1,698.00</u>	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ <u>2,090.00</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>1,698.00</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>392.00</u>	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:

Debtor 1	Ayesha T. Scott		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>NORTHERN DISTRICT OF GEORGIA</u>			
Case number (if known)	<u>17-54066</u>		

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets Value of what you own	
1. Schedule A/B: Property (Official Form 106A/B)	\$ <u>0.00</u>
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$ <u>0.00</u>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$ <u>13,361.00</u>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$ <u>13,361.00</u>

Part 2: Summarize Your Liabilities

Your liabilities Amount you owe	
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$ <u>19,289.00</u>
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <u>19,289.00</u>
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$ <u>728.00</u>
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$ <u>728.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$ <u>61,720.00</u>
Your total liabilities	\$ <u>81,737.00</u>

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	\$ <u>2,090.00</u>
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$ <u>2,090.00</u>
5. Schedule J: Your Expenses (Official Form 106J)	\$ <u>1,698.00</u>
Copy your monthly expenses from line 22c of <i>Schedule J</i>	\$ <u>1,698.00</u>

Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Ayesha T. Scott

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	3,088.00
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 728.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 53,157.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. Total. Add lines 9a through 9f.	\$ 53,885.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
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In re: :
AYESHA T. SCOTT, : CHAPTER 13
: CASE NO. 17-54066-WLH
: Debtor. :
:

DECLARATION UNDER PENALTY OF PERJURY

I, Ayesha T. Scott, declare under penalty of perjury that the foregoing "Amendment to Schedule J" is true and correct to the best of my knowledge, information and belief.

Dated: July 20, 2017

/s/
AYESHA T. SCOTT

CERTIFICATE OF SERVICE

I, the undersigned, certify that I am over the age of 18, and that I served a copy of the foregoing "Amendment to Schedule J" by placing the same in the United States Mail with sufficient postage affixed to ensure delivery, and addressed as indicated;

Debtor:

Ayehsa T. Scott
110 Walter Way
#154
Stockbridge, GA 30281

I certify that, by agreement of the parties, Nancy J Whaley, Chapter 13 Trustee, was served via the ECF electronic mail/noticing system.

Dated: July 20, 2017

/s/

Stacey L. Butler
GA Bar No. 468063
The Bankruptcy Law Group, LLC
Attorney for the Debtor
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770-389-0002
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